



1-23-02

GP 2164

PATENT
RD-27419

CERTIFICATE OF MAILING BY EXPRESS MAIL TO
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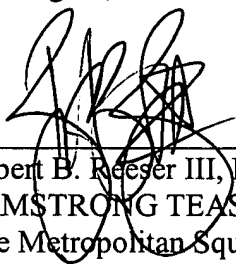
JAN 29 2002

Technology Center 2100

I certify that the attached Request for Reconsideration for patent application of
WILLIAM D. SMITH II et al. for **METHODS AND APPARATUS FOR PROCESSING
CASH ADVANCE REQUESTS**, Serial No. 09/392,028, filed September 8, 1999, including:

- Request for Reconsideration in response to Office Action dated October 18, 2001 (10 pgs.)
- Transmittal form (3 pgs.), in duplicate
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.


Robert B. Reeser III, Reg. No. 45,548
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PATENT
RD-27419

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Smith et al.
Serial No.: 09/392,028
Filed: September 8, 1999
For: METHODS AND
APPARATUS FOR
PROCESSING CASH
ADVANCE REQUESTS
Group No.: 2164
Examiner: Felten, D.

Assistant Commissioner for Patents
Washington, D.C. 20231

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JAN 29 2002
Technology Center 2100

TRANSMITTAL

1. Transmitted herewith is:

Request for Reconsideration; Certificate of Express Mail; Return Post Card

STATUS

2. Applicant
☒ claims small entity status.
☒ is other than a small entity.

CERTIFICATE OF MAILING/TRANSMISSION (37 C.F.R. 1.8a)

I hereby certify that this correspondence is, on the date shown below, being:

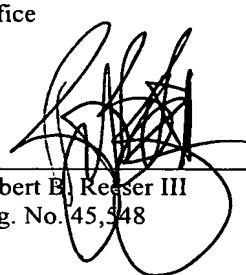
MAILING

☒ deposited with the United States Postal Service with sufficient postage as "Express Mail Post Office to Addressee" in an envelope addressed to the: Assistant Commissioner for Patents, Washington, D.C. 20231, Express Mail No. EL 752185114 US.

Date: January 18, 2002

FACSIMILE

Transmitted by facsimile to the Patent and Trademark Office


Robert E. Reeser III
Reg. No. 45,448

EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

- (a) _____ Applicant petitions for an extension of time under 37 C.F.R. 1.136
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

Extension for response within:	Other than small entity Fee	Small entity Fee (if applicable)
_____ first month	\$ 110.00	\$ 55.00
_____ second month	\$ 400.00	\$ 200.00
_____ third month	\$ 920.00	\$ 460.00
_____ fourth month	\$1,440.00	\$ 720.00
_____ fifth month	\$1,960.00	\$ 980.00

Fee: \$ _____

If an additional extension of time is required, please consider this a petition therefor.

(Check and complete the next item, if applicable)

_____ An extension of _____ months has already been secured. The fee paid therefor \$ _____ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ _____

OR

- (b) ☒ Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

	(Col. 1) CLAIMS REMAINING AFTER AMENDMENT		(Col. 2) HIGHEST NO. PREVIOUSLY PAID FOR	(Col. 3) PRESENT EXTRA	SMALL ENTITY ADDITIONAL RATE FEE	OR	OTHER THAN SMALL ENTITY ADDITIONAL RATE FEE
TOTAL		MINUS		=	x \$9 = \$		x \$18 = \$
INDEP.		MINUS		=	x \$42 = \$		x \$84 = \$
—	FIRST PRESENTATION OF MULTIPLE DEP. CLAIM				+ \$130 = \$		+ \$280 = \$
					TOTAL ADDITIONAL FEE \$	OR	TOTAL ADDITIONAL FEE \$

- (a) ☒ No additional fee for Claims is required

OR

- (b) _____ Total additional fee for claims required \$

FEE PAYMENT

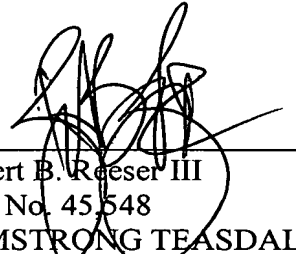
5. _____ Attached is a check in the sum of \$ _____
 _____ Charge Deposit Account No. 01-2384 the sum of \$ _____
 A duplicate of this transmittal is attached.

FEE DEFICIENCY

6. ☒ If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

AND/OR

- ☒ If any additional fee for claims is required, charge Deposit Account No. 01-2384.
7. _____ Other:


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Express Mail No. EL 752185114 US
RD-27419
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Smith et al. :
Serial No.: 09/392,028 : Art Unit: 2164
Filed: September 8, 1999 : Examiner: Felten, D.
For: METHODS AND APPARATUS :
FOR PROCESSING CASH :
ADVANCE REQUESTS :

#7
S. Colton
1-31-02

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REQUEST FOR RECONSIDERATION

Hon. Assistant Commissioner for Patents
Washington, D.C. 20231

In response to the Office Action dated October 18, 2001, Applicants respectfully request consideration of the following remarks:

Remarks

Claims 1-22 are pending in this application. Claims 1-22 stand rejected.

The rejection of Claims 1-22 under the judicially created doctrine of obviousness-type double patenting as being unpatentable over Claims 1-14 in copending U.S. Patent Application No. 09/392,029 is respectfully traversed.

Independent Claim 1 of the present application recites a method for processing cash advance requests using a process management and workflow system coupled to a data repository, upon receipt of a cash advance request by the process management and workflow system, wherein the method comprises "operating the process management and workflow system to